



EAP NEWS

On the Side

CREDITORS ARE CALLING ME ALL THE TIME, WHAT SHOULD I DO?

Tim Utting, Credit Counsellor

It is important to understand that this problem is not going to go away without some help. A creditor is allowed to call you anytime between 7:00 am and 9:00 pm every day of the week except Sundays and Statutory holidays. Creditors can also call you at work which can be extremely embarrassing and potentially this may result in loss of employment.

If you are trying to negotiate with your creditors it is important to keep the following tips in mind:

Remember to be as courteous as possible.

Make reasonable promises to your creditors and follow through with them. There is nothing worse than making a promise to your creditor that you know you will not possibly be able to fulfill.

Keeping an open line of communication with your creditor will give them a sense of confidence in your desire to repay the debt.

If you are experiencing difficulty dealing with your creditors on your own it may be time to consider speaking with a credit counsellor. You may think that you are the only person going through these kinds of experiences but believe me you are not. You can call your Family Services EAP and ask for Credit Counselling.

Bullying At Work

Suzanne Loewen, EAP Counsellor

We might rightly expect the bullies to have grown up by the time they're in the workforce. Not so, according to the United Kingdom National Workplace Bullying Advice Line and the many psychologists, psychiatrists and social workers, who counsel those targeted by workplace bullies. In fact, North American and European surveys suggest that at least 25% of employees will experience bullying at some point in their working lives.

Much has been written over the last few decades about harassment, and now there is an emerging body of research and documentation about bullying - a similar, but more subtle or hidden form of workplace abuse.

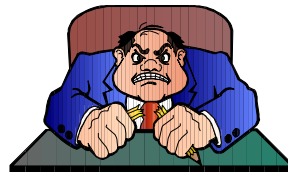
Harassment is more like open warfare - bullying is more akin to terrorism.

Harassment and bullying can both have debilitating and costly ramifications for individual employees as well as organizations,

but with harassment there may be a footing (discrimination law or organizational procedures) from which an employee can launch a grievance or suit. The nature of bullying makes it more difficult for an employee to take defensive action. To illustrate some of the distinctions between harassment and bullying refer to the following:

Harassment

- Has a clear focus of prejudice (e.g. gender, colour, ethnicity)
- Often done for "showing off" (e.g. peer approval, bravado, macho image)
- The target or victim is seen as "easy prey"



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➤ Easily recognizable by most people and often revealed through offensive words (e.g. "bitch")

- May have strong physical components such as contact, intrusion into personal space, damage to possessions, including work that

is in process or finished

- The victims feel or "know" they are being attacked or put down immediately
- One or more pronounced incidents that stand out.

Bullying

- The focus is less conspicuous, and is often envy (of competence or popularity)
- More secretive, hidden, or bizarre, and for personal, internal purposes
- The target or victim is seen as a threat who must first be controlled/subjugated, and if that doesn't work, eliminated
- More difficult to recognize for the victim and for others and may involve words or phrases that would not usually be construed as offensive
- Almost exclusively psychological (e.g. unrelenting criticism, nit-picking, lack of recognition)
- The subtlety or "weirdness" sneaks up on the victim gradually; weeks or months may go by before the moment of enlightenment
- An accumulation of many small incidents; If any one of them were taken in isolation or out of context it might seem trivial.

Let's take a closer look at what bullying is. It includes persistent, unwelcome and sometimes odd behaviour, often an "overload" of attention, mostly using unwarranted or invalid criticism, nit-picking, and fault-finding, or exclusion and isolation such as being singled out and treated differently, or being shouted at, humiliated, excessive monitoring (micro-managing), or consistent lack of recognition for achievements, or frequent

verbal or written warnings that are threatening. Often it's done in secret when others aren't around. Why some people persist in such offensive and damaging behaviours is often a mystery to those who are targeted, those on the sidelines, and even to the bullies themselves. Experts at the Centre for Research in Health Behaviour in the Department of Psychology at the University of Kent at Canterbury in England suggest that at the black heart of bullying is the bully's sense of inadequacy, as well as projection, and denial.

Bullying has nothing to do with managing or supervising - good managers manage, bad managers bully. The extent to which a person bullies is a measure of his/her own perceived inadequacy. Bullies project their inadequacy onto others in order to avoid facing these flaws and taking action to improve themselves. Bullying can, at least for a while, be a way for an inadequate, incompetent and aggressive employee to keep his/her job in an insecure or badly-managed workplace.

While bullying may have short-term rewards for the perpetrator, over the long haul it produces demoralization, de-motivation, disaffection, and distrust. When a bully is in charge an organization becomes dysfunctional and inefficient. Some common organizational signals are: high staff turnover, high absenteeism and extended sick or stress leave, falling or static production and profits, high number of deaths in service, high number of ill-health retirements or early retirements, many uses of disciplinary procedures, law-suits, human rights cases, high numbers of union grievances launched.

Bullying is not done solely by managers. Aggressive co-workers may bully across or up, so that team members or bosses experience the same feelings of self-doubt, anxiety, and downright fear, that an employee gets when managed by a bully.

Many organizations are beginning to see the importance of eradicating bullying in the workplace and are creating new policies, procedures, and providing training to promote and define appropriate workplace behaviours, including good management courses. Growing healthy work relationships not only prevents legal and human rights cases, but enables organizations and their employees to be the best they can be. Workplace behaviour continues to be refined in terms of what is acceptable.

If you're experiencing bullying in the workplace, don't remain alone with this problem. Let those you trust at work know about what's going on, and seek help through your Employee Assistance Program.

For more information about workplace bullying and healthy workplace relationships check out the following book and websites.

[Bully in Sight](#), (how to predict, resist, challenge, and combat workplace bullying by overcoming the silence and denial by which abuse thrives), by Tim Field, Success Unlimited.

<http://www.successunlimited.co.uk/bully/bully.htm>

<http://www.workrelationships.com>

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